As a below-named intentor, I hereby declare that:

4988717645

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled **PAYMENT SYSTEM**, the specification of which:

(check one)		is attached hereto.
	X	was filed on <u>January 25, 2002</u> as Application Serial No. <u>10/057.465</u> and was amended on (if applicable)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the Patent Office all information known to me to be material to patentability as defined in 37 C.F.R. 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application (s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Poreign Application(s)		Priority Claimed				
				□ Yes	No	
(Number)	(Country)	(Day/Month/Year I	filed)		110	
I hereby claim the be provisional application	enefit under T a(s) listed belov	itle 35, United States w:	Code §119(c) of an	y United	States
(Application S	Gerial No.)	(Filing Date)	(Status) (patented	l, pendi	ng, abande	oned)

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose to the Patent Office all information known to me to be material to patentability as defined in 37 C.F.R. 1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

(Application Serial No.)	March 2, 1999 (Filing Date)	Pending (Status) (patented, pending, abandoned)
09/067,176 (Application Serial No.)	April 27, 1998 (Filing Date)	Patented (Status) (patented, pending, abandoned)

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File No. eSignX 807009

Full name of first or sole

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Title 18, United States Code, §1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Inventor:	Ynjiun P. Wang	
Inventor's signature:	May	
Date:	4/15/2002	
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